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**Making electronic payments when buying goods on computer network -
checking whether customer is authorised to make payment and transmitting
payment voucher back to supplier**

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Abstract (Basic): WO 9632701 A

The method of making electronic payments involves a supplier server developing a transaction authorisation request or payment ticket. The ticket includes information relating to supplier, customer, purchase object and price. The payment ticket is transmitted through a computer network to a payment server. The server verifies whether the customer is authorised to pay the price. Once the verification is complete payment is obtained from a customer account or an external banking service. A payment voucher is generated and transmitted to the supplier sever.

USE/ADVANTAGE - For banking. For use on World Wide Web. For Internet. Simple. Reliable. Does not require electronic currency transmissions. Secure since system avoids need to transmit banking details on network.

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Title Terms: ELECTRONIC; BUY; GOODS; COMPUTER; NETWORK; CHECK; CUSTOMER; AUTHORISE; PAY; TRANSMIT; PAY; VOUCHER; BACK; SUPPLY
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(54) **PROCEDE DE PAIEMENT ELECTRONIQUE PERMETTANT D'EFFECTUER DES
TRANSACTIONS LIEES A L'ACHAT DE BIENS SUR UN RESEAU INFORMATIQUE**

VERFAHREN ZUM ELEKTRONISCHEN BEZAHLEN BEI DER DURCHFÜHRUNG VON
KAUF-TRANSAKTIONEN IN EINEM RECHNERNETZWERK

ELECTRONIC PAYMENT METHOD FOR PURCHASE-RELATED TRANSACTIONS OVER A
COMPUTER NETWORK

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Kundenstation übersendet wird.

8. Elektronisches Zahlungssystem zur Ausführung von Transaktionen in Verbindung mit dem Kauf von Waren, die Kunden von Händlern über ein offenes Datennetz angeboten werden, mit Kundenstationen und Händler-Server-Stationen, die über das offene Netz verbindbar sind, dadurch gekennzeichnet,
daß das System außerdem mindestens eine Zahlungs-Serverstation aufweist, der für die Kundenstationen und die Händler-ServerStationen bestimmt ist und aufweist:
 - eine Vordergrundeinheit mit Verbindungsmitteln für die Verbindung mit dem offenen Netz,
 - eine Hintergrundeinheit mit Verbindungsmitteln für den Anschluß an ein von dem offenen Netz unabhängiges Bankennetz,
 - Kommunikationsmittel zwischen der Vordergrund- und der Hintergrundeinheit,
 - Speichermittel für Kundenkonten und Händlerkonten, und
 - Verarbeitungsmittel, um ansprechend auf den Empfang eines Autorisierungsgesuchs für eine Transaktion oder einer Zahlungskarte, die einen beabsichtigten Kauf zwischen Händler und Kunden betrifft, durch die Vordergrundeinheit, zu prüfen, ob die Zahlung des Preises durch den betreffenden Kunden autorisiert ist, indem abhängig von dem Kaufbetrag das Kundenkonto oder das Bankennetz abgefragt wird, und, wenn die Prüfung positiv ausfällt, eine Transaktionsautorisierung oder einen Kassenbon erstellt wird, um diesen über die Vordergrundeinheit auf das offene Netz zu übertragen, woraufhin, wenn die Transaktionsautorisierung durch Abfrage des Kundenkontos erstellt ist, das Kundenkonto mit dem Kaufbetrag belastet und dem Konto des betreffenden Händlers der Kaufbetrag gutgeschrieben wird.
9. Zahlungssystem nach Anspruch 8, dadurch gekennzeichnet,
daß der Zahlungs-Server Speichermittel für die genehmigten Transaktionen aufweist.

Claims

1. A method for effecting electronic payments for transactions relating to the purchase of goods offered by suppliers to customers via a public computer network (10), to which are connected supplier servers (20) and customer stations (30), the method being characterised in that it includes the steps of:
 - development, by a supplier server connected
2. A method according to claim 1, characterised in that the verification by the payment server comprises a preliminary customer authentication phase.
3. A method according to claim 2, characterised in that the authentication is achieved by recognition of an access key transmitted by the computer network from the customer station to the payment server.
4. A method according to any one of claims 1 to 3, characterised in that it comprises the development by the payment server of a voucher comprising at least a part of the information of the payment ticket and certification information.
5. A method according to any one of claims 1 to 4, characterised in that it comprises memorisation by the payment server of the authorised transactions, by storing at least a part of the contents of the voucher.
6. A method according to any one of claims 1 to 5, characterised in that the payment ticket is transmit-

to the network, of a transaction authorisation request, or payment ticket, concerning a purchase envisaged between the supplier and a customer, and comprising information relating to the supplier, the customer, the purchase object and the price,

- transmission of the payment ticket via the computer network to a payment server (40) which is distinct from the customer station and supplier server,
- automatic verification by the payment server of whether the payment of the price is authorised for the concerned customer, the verification being effected, according to the amount of the price to be paid, either by interrogation of a customer account that belongs to the customer, is kept by the payment server and is intended for the payment of small sums, or by interrogation on a banking network, independent of the computer network, for the payments of higher sums,
- if the verification is positive, development by the payment server of a transaction authorisation or voucher including at least a part of the payment ticket information,
- transmission of the voucher to the supplier server via the computer network, so as to authorise the conclusion of the purchase, and
- when a voucher is transmitted after verification by interrogation of a customer account kept by the payment server, debiting the customer account of the amount of the purchase, and crediting the amount of the purchase to the supplier account relative to the concerned supplier and kept by the payment server,

- 40 2. A method according to claim 1, characterised in that the verification by the payment server comprises a preliminary customer authentication phase.
3. A method according to claim 2, characterised in that the authentication is achieved by recognition of an access key transmitted by the computer network from the customer station to the payment server.

- 45 4. A method according to any one of claims 1 to 3, characterised in that it comprises the development by the payment server of a voucher comprising at least a part of the information of the payment ticket and certification information.

5. A method according to any one of claims 1 to 4, characterised in that it comprises memorisation by the payment server of the authorised transactions, by storing at least a part of the contents of the voucher.

6. A method according to any one of claims 1 to 5, characterised in that the payment ticket is transmit-

ted from the payment server to the supplier server by the intermediary of the customer station.

7. A method according to any one of claims 1 to 6, characterised in that the voucher is transmitted from the payment server to the supplier server by the intermediary of the customer station. 5
8. Electronic payment system for effecting transactions relating to the purchase of goods offered by suppliers to customers via a public computer network (10), the system comprising customer stations (30) and supplier servers (20) that may be connected to the network, characterised in that the system further comprises at least one payment server (40) distinct from the customer stations and the supplier servers and comprising:
 - a front unit (41) having means for connecting to the public network, 20
 - a rear unit (42) having means for connecting to a banking network independent of the public network,
 - means (48) for communicating between the front and rear units, 25
 - means (44) for storing customer accounts and supplier accounts, and
 - processing means (43) for verifying, in response to the reception by the front unit of a transaction authorisation request or a payment ticket, concerning a purchase envisaged between the supplier and a customer, and as a function of the amount of the envisaged purchase, if the payment of the price is authorised 30 for the customer concerned by interrogating the customer account or the banking network, and, if the verification is positive, developing a transaction authorisation, or voucher in order to transmit the same to the public network via the front unit and, when the transaction authorisation has been developed further to interrogating the customer account, debiting the customer account of the amount of the purchase and crediting the account of the concerned supplier 35 of the amount of the purchase. 40
9. Payment system according to claim 8, characterised in that the payment server comprises means for memorising authorised transactions. 45 50